

Exhibit N

Credit Impact Letters (Lowe's Credit Limit Reduction, Ally Credit Reporting)



P.O. Box 380902
Bloomington, MN 55438-0902

November 29, 2024

NS LLC SPARTAN ROOFING INNOVATIO
9612 WOODBURY RD
LAINGSBURG, MI 48848-8727



RE: Agreement Number: 228408671832

Dear Ally Customer,

In the finance industry, it is common practice to periodically report information about a customer's account to the credit bureaus.

NOTICE OF REPORT OF NEGATIVE CREDIT INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit reports.

There is no need to call us. This is for information purposes only and requires no action on your part.

We look forward to continuing to provide you with the quality service you deserve, and we appreciate your business.

Sincerely,
Ally Servicing LLC

Contact Information: You can reach us by visiting ally.com/auto or call 1-888-925-2559.

Lowe's Home Centers, LLC
P.O. Box 71772
Philadelphia, PA 19176-1772
1-866-232-7443

February 4, 2025

SPARTAN ROOFING INNOVATIONS
9612 WOOD BURY RD
9612 WOODBURY RD
LAINGSBURG MI 48848-8727

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P211



Account Number Ending In: 8889

Dear Commercial Customer,

We have recently completed a review of your Lowe's Commercial Account referenced above.

Based on our evaluation a decision was made to lower the credit limit to \$16,200.00.

Our decision was based in part on a credit scoring system. The score assigned by the system, in combination with delinquency on your account, led to our decision.

These reason(s) had a significant impact on your score:

- **Number of commercial accounts that are current is too low**
- **Number of current commercial accounts not delinquent is too low**
- **Number of commercial financial accounts with delinquency is too high**

Some information used to make this decision was obtained from the credit reporting agency listed below. This credit reporting agency did not make this credit decision and is unable to provide you with the specific reason(s) for our action. If you believe there may be information on your credit report that is not correct, we suggest you contact the credit reporting agency below to verify the information

Experian Commercial Relations
P.O. Box 5001
Costa Mesa, CA 92626-5001
1-888-211-0728

If you have any questions, please call the phone number listed above.

Please see additional page for important information

Sincerely,

Lowe's Home Centers, LLC

Account is owned by Lowe's Home Centers, LLC.
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